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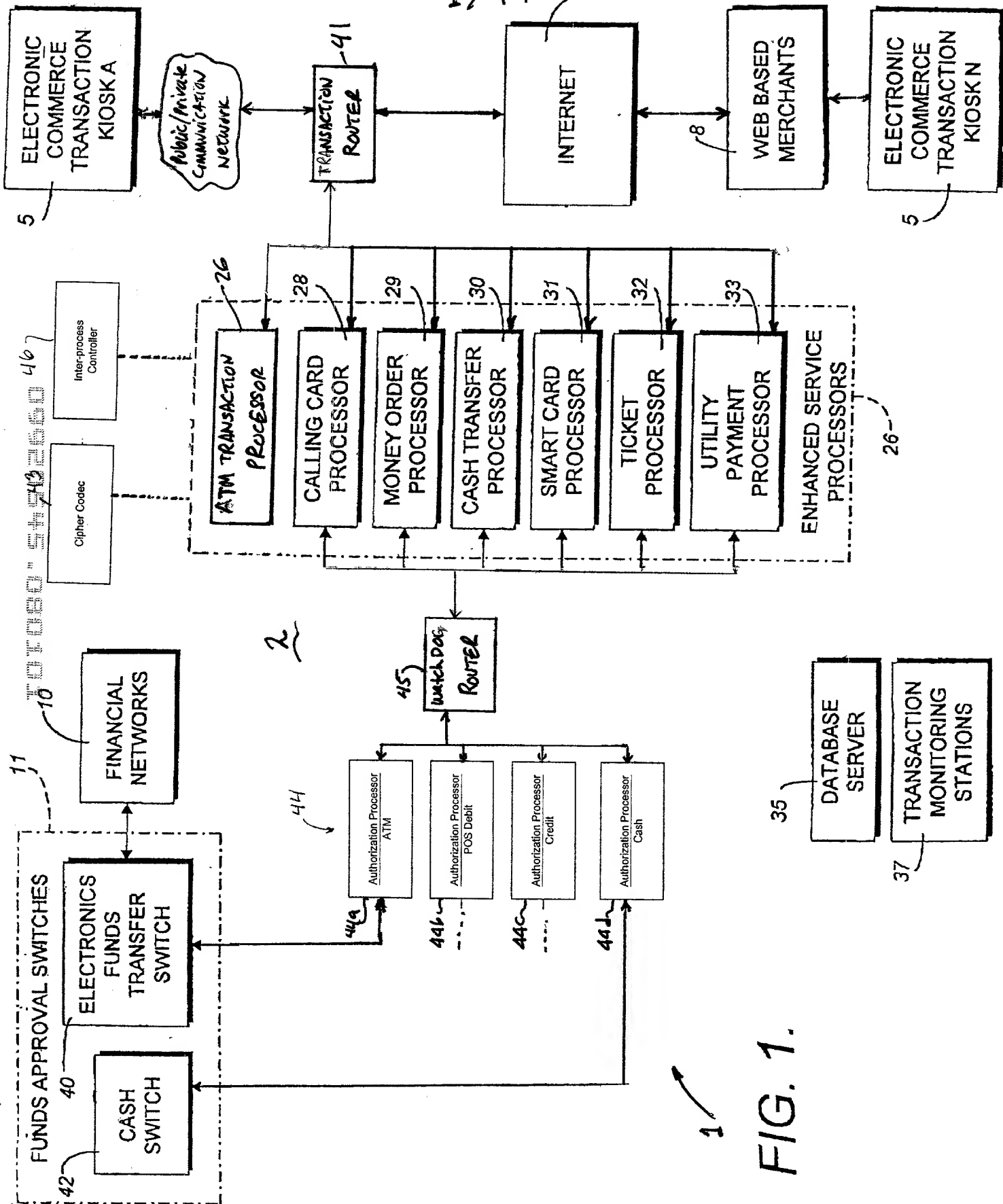
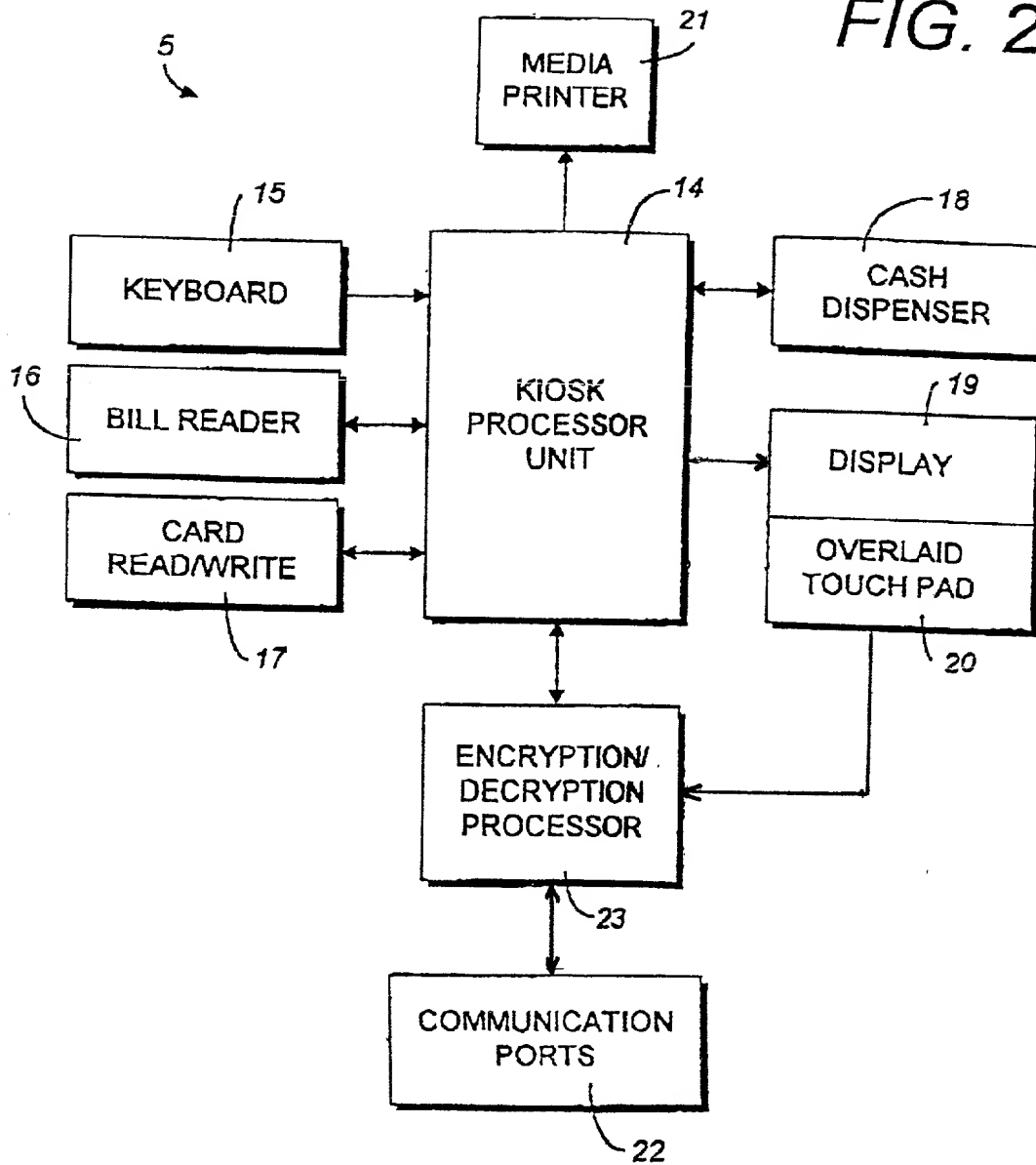


FIG. 1.

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FIG. 2.



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FIG. 3

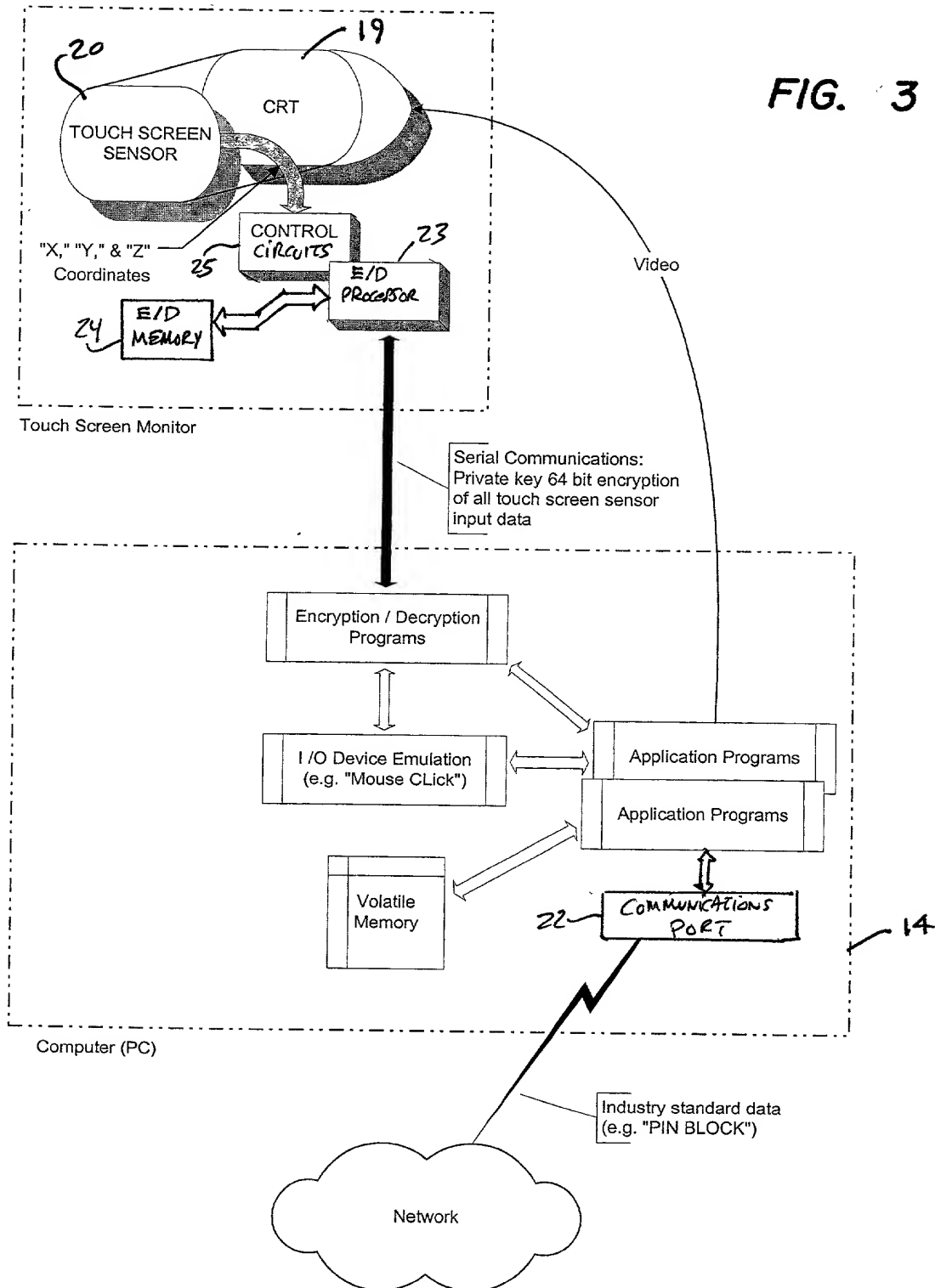


FIG. 4

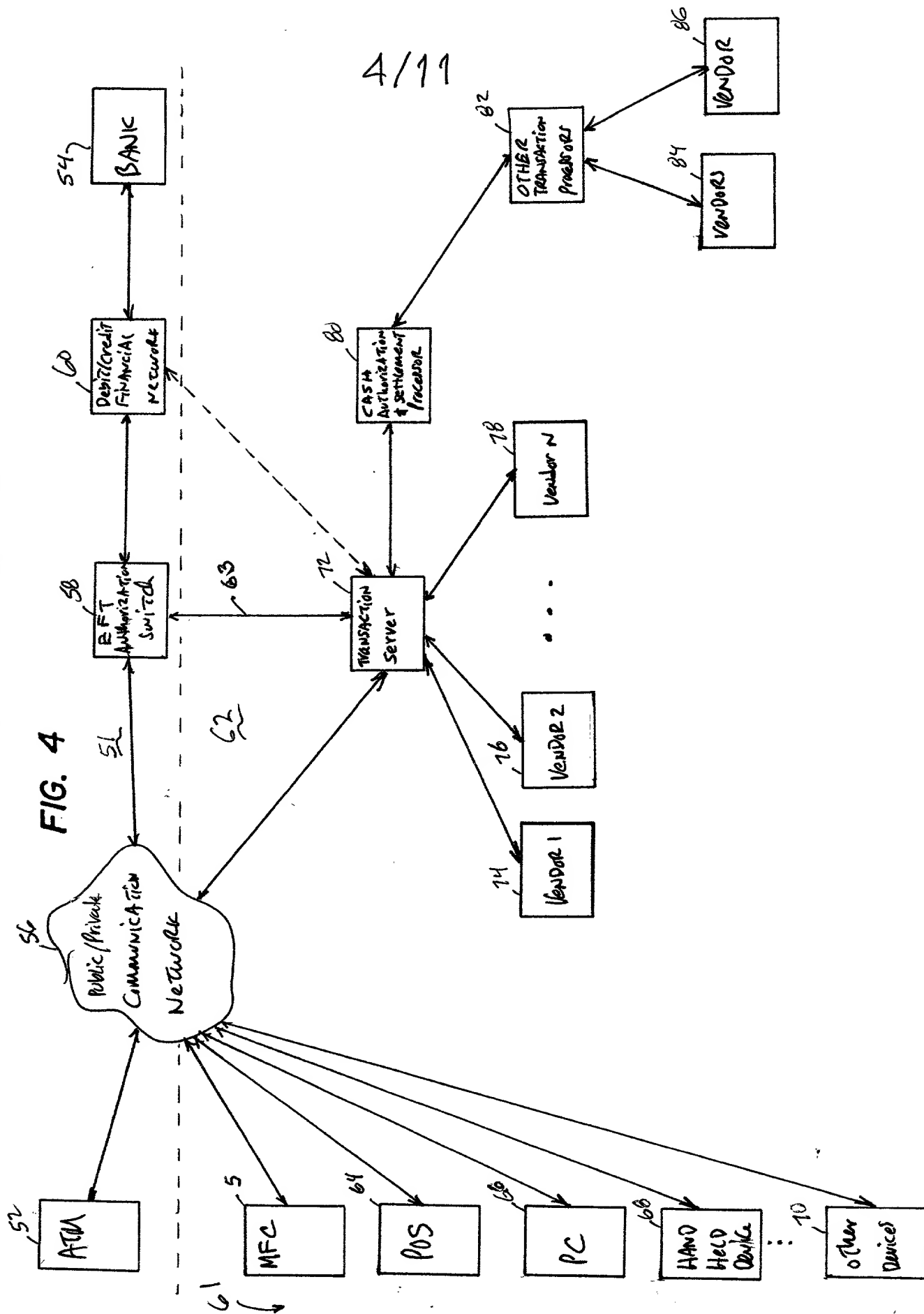
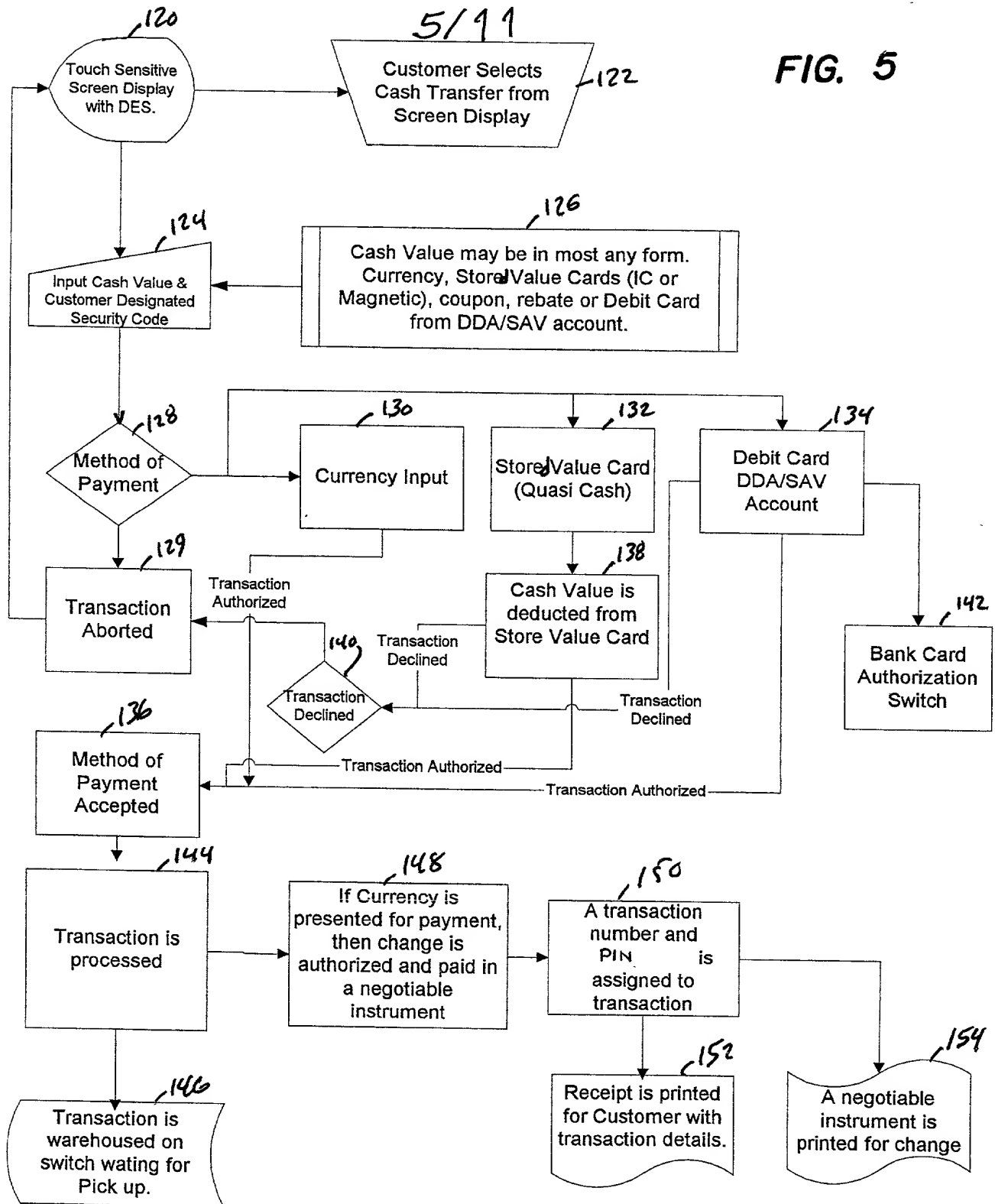
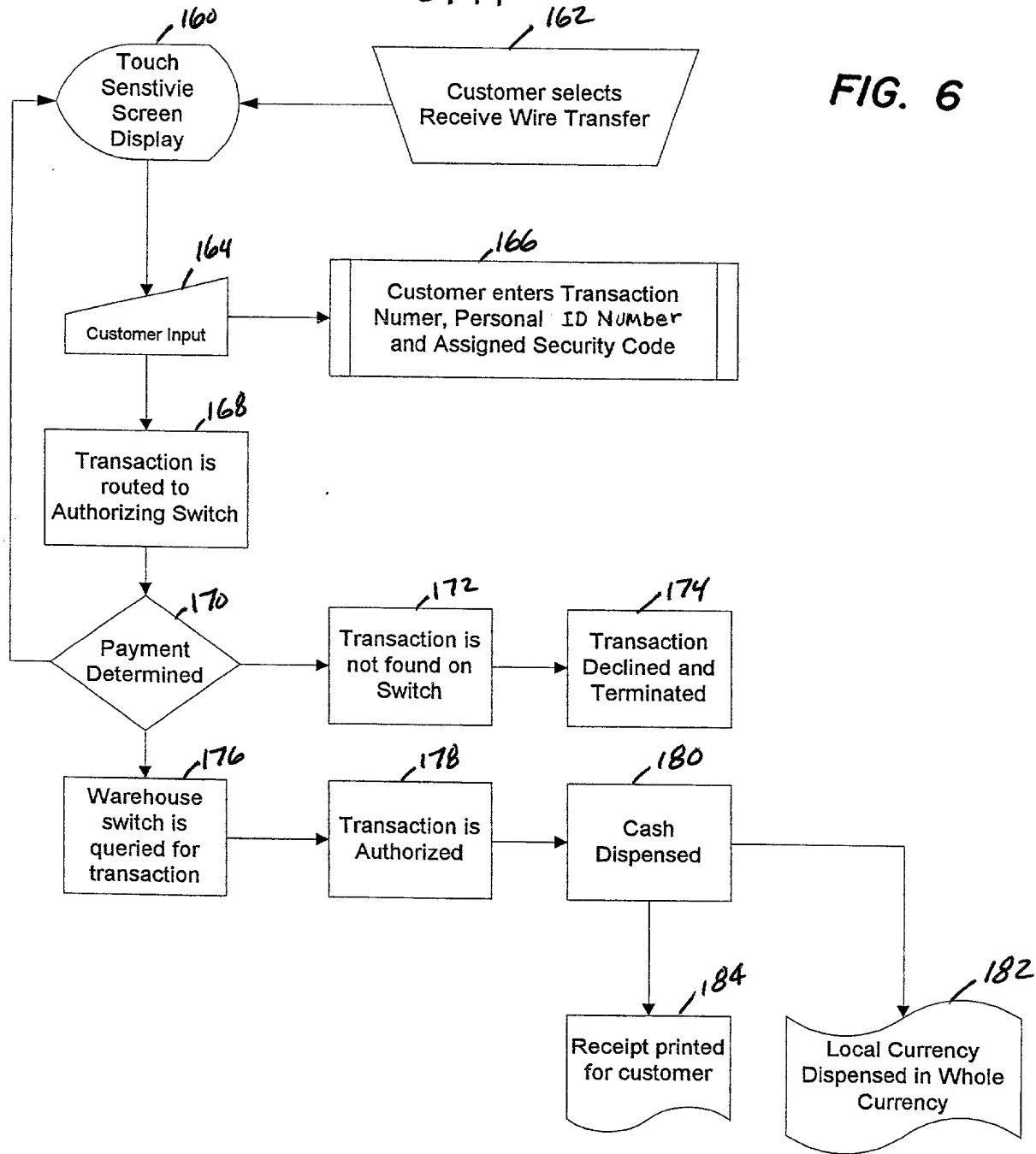


FIG. 5



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FIG. 7a 200

202      204      206

Terminal Info	Authorization Info	Service Payload
Fixed	Variable	Variable

FIG. 7C 208

710      712      714      716      718

Inter-process Data	Terminal Info	Authorization Info	Service Payload	Optional Data
Fixed   Variable	Fixed	Variable	Variable	Variable

09920545-080304  
EFTO-25,791

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Terminal Information Segment (Fixed) 0" 54502650

202

1	2	3	4	5	6	7	8
Hist Rvng ID	Terminal ID	Term Ser. Num	Term Seg Num	Term Seg Num	Init Rgs Tn Stamp	Serv ID	Pay Evnt Method

9	10	11	12	13	14	15
Auth Type Code	Auth Fmt Code	Auth Seg Len	Serv Type Code	Serv Fmt Code	Serv Seg Len	Diff Seg Len

- ATM1 - STANDARD ATM CARD
- POS1 - STANDARD POS DEBIT CARD
- CRD1 - CREDIT CARD
- CASH1 - CASH
- SMT1 - STANDARD SMART CARD
- CHK1 - CHECK
- REV1 - REVERSAL

- TOT1 - DOWNLOAD HIST TOTALS REQUEST
- KEY1 - DOWNLOAD COMMUNICATIONS KEY REQUEST
- CUR1 - CURRENCY CONVERSION REQUEST
- SPA1 - STANDARD ATM TRANSACTIONS
- POS1 - POINT OF SALE TRANSACTION
- MOR1 - MONEY ORDER PURCHASE
- SCR1 - SCRIPT RECEIPT REQUEST
- CCA1 - CALLING CARD PURCHASE
- SPK1 - STANDARD CASH TRANSACTIONS
- TIK1 - TICKET INQUIRY
- TIK2 - TICKET PAYMENT

FIG. 76

200

204	206
Authorization Info Segment	Service Payload Segment
Variable number of fields	Variable number of fields



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FIG. 8

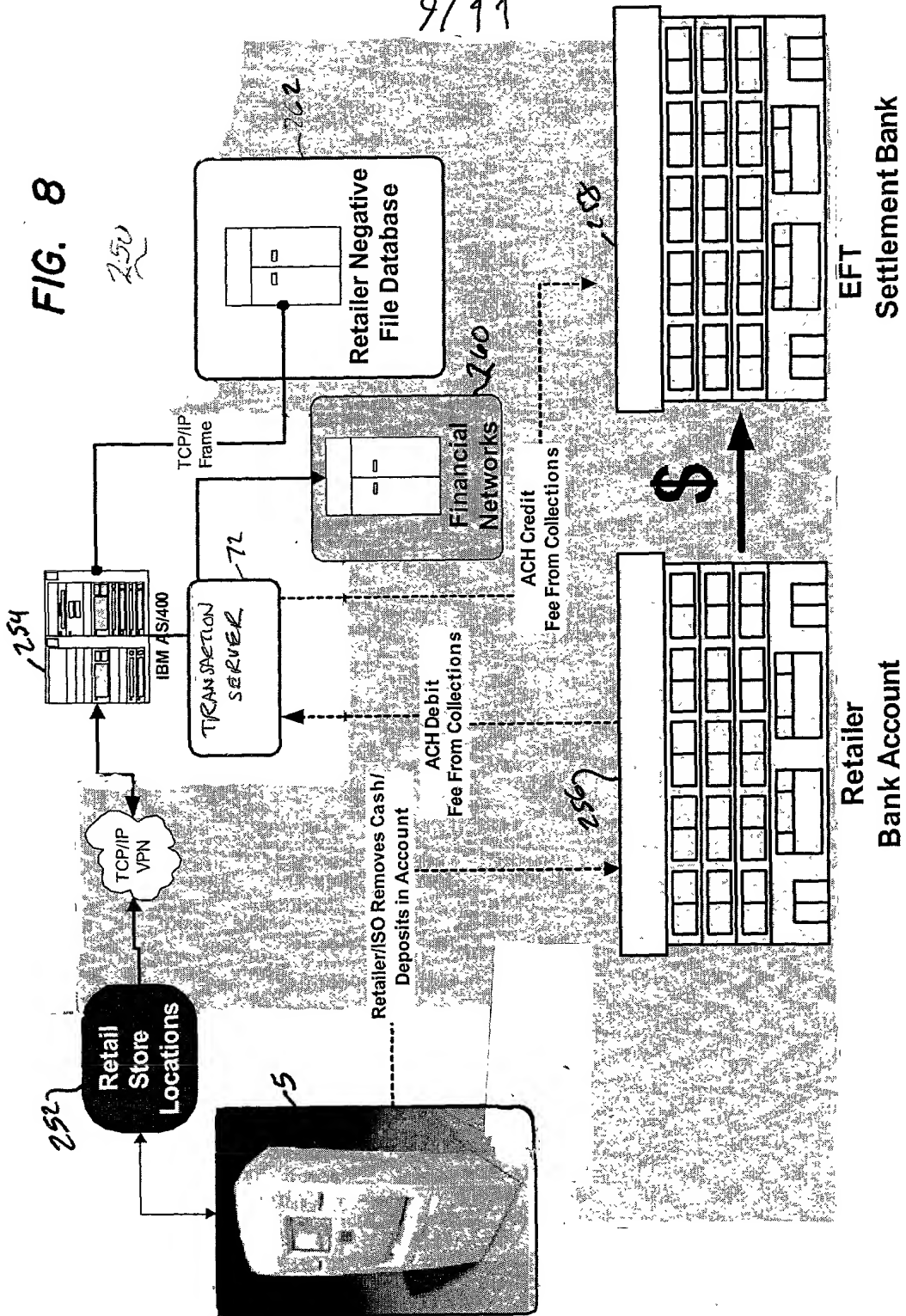
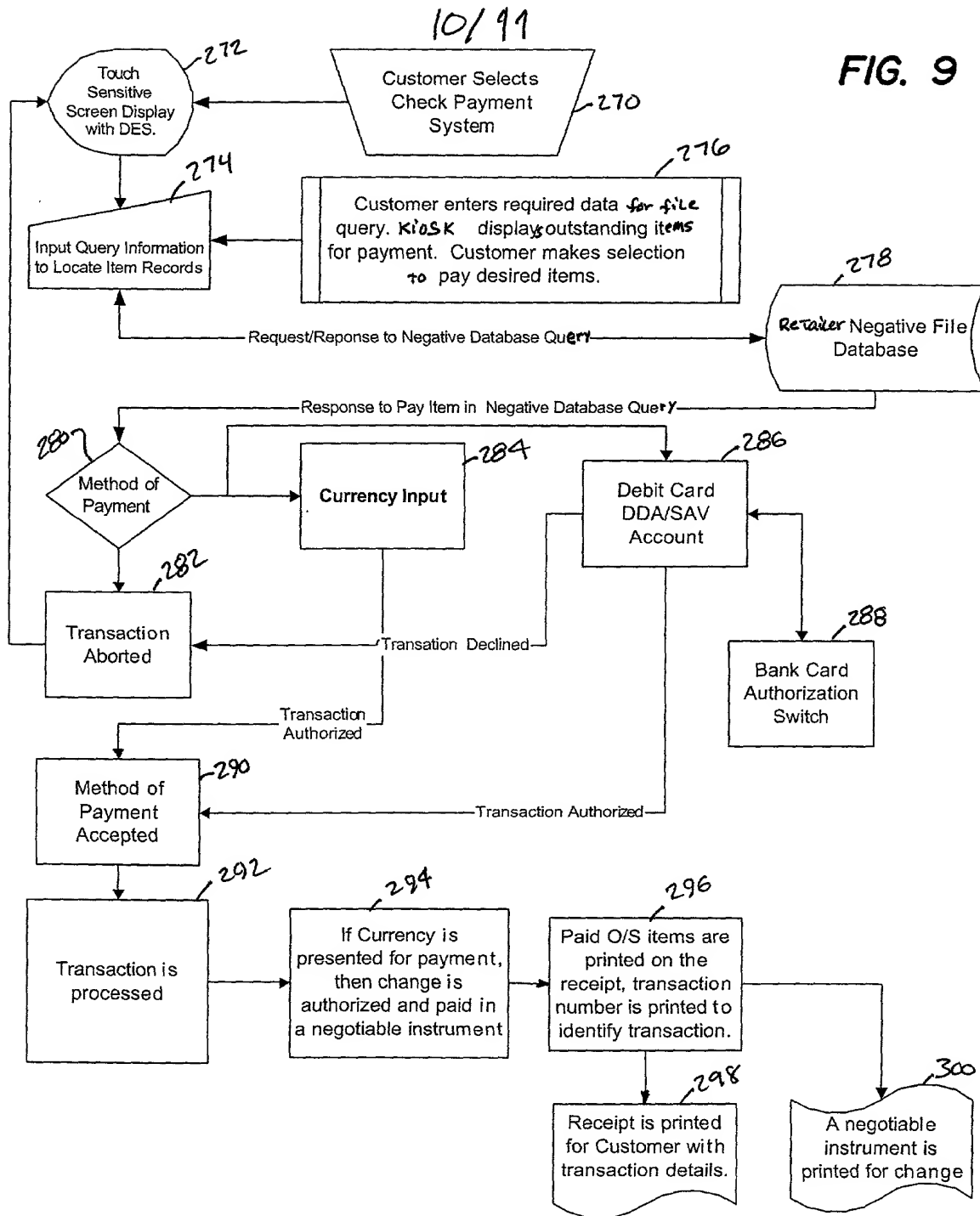


FIG. 9



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FIG. 10

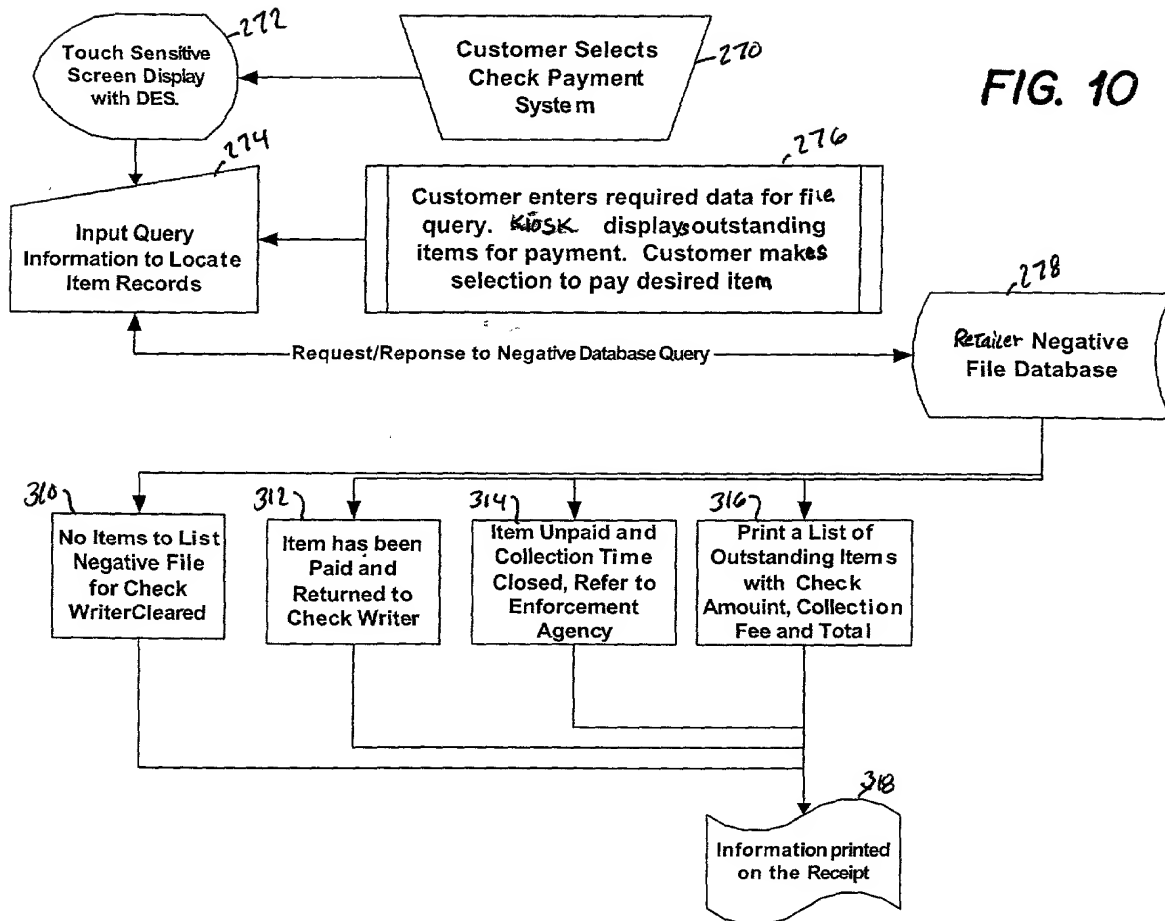


FIG. 11

Customer: John Doe

Institution: 111111111 Acct No. 1

Customer Outstanding Check List

Ref. No.	Check Date	Ck No.	Ck Amt.	Fee	Total Amt	Status
	07/01/1999	2111	\$125.00	\$35.00	\$165.00	Cleared
999990	06/28/1998	1990	\$ 65.39	\$35.00	\$100.39	Collection Referral Date
999991	06/23/1998	1759	\$ 35.74	\$35.00	\$ 70.74	Referred to Agency

Cleared= Check Paid in Full    Collection Referral Date=Date Forwarded to Enfor  
 Referred to Agency=Check was sent to the Law Enforcement Ag